



**IT IS HEREBY ADJUDGED and DECREED that the  
below described is SO ORDERED.**

**Dated: September 26, 2023.**

  
**SHAD M. ROBINSON**  
**UNITED STATES BANKRUPTCY JUDGE**

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

|                          |   |                            |
|--------------------------|---|----------------------------|
| IN RE:                   | § |                            |
| WILLIAM REED HAYWARD and | § | CASE NO. 19-10286-smr      |
| LULU WANG HAYWARD,       | § |                            |
| Debtors.                 | § | (Chapter 7)                |
| <hr/>                    |   |                            |
| WILLIAM REED HAYWARD,    | § |                            |
| Plaintiff,               | § |                            |
| v.                       | § | ADVERSARY NO. 23-01004-smr |
| <hr/>                    |   |                            |
| UNITED STATES DEPARTMENT | § |                            |
| OF EDUCATION,            | § |                            |
| Defendant.               | § |                            |

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**FINAL JUDGMENT**

William Reed Hayward (the “Plaintiff”) filed his Complaint on January 23, 2023, against the United States Department of Education (the “DOE” or the “Defendant”) seeking a hardship discharge of his student loans under 11 U.S.C. § 523(a)(8) [the “Complaint,” ECF No. 2]. On June 14, 2023, the DOE timely filed its Motion for Summary Judgment seeking summary judgment denying the Plaintiff’s

claim that his student loan debt held by the DOE should be discharged in bankruptcy pursuant to 11 U.S.C. § 523(a)(8) [the “Defendant’s MSJ,” ECF No. 12].

For the reasons stated in the Memorandum Opinion and Order on Defendant’s Motion for Summary Judgment, entered on September 26, 2023, the Court finds that the Defendant’s MSJ should be granted and that all claims asserted in the Complaint should be denied.

**ACCORDINGLY, IT IS HEREBY ORDERED AND JUDGMENT IS RENDERED AS FOLLOWS:**

1. The Defendant’s MSJ [ECF No. 12] is hereby GRANTED.
2. All claims asserted in the Plaintiff’s Complaint [ECF No. 1] against the Defendant are denied.

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